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## NOTICE OF ALLOWANCE AND FEE(S) DUE

72386 7590 11/16/2009

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SUTHERLAND, ASBILL & BRENNAN, LLC  
999 PEACHTREE STREET  
ATLANTA, GA 30309

EXAMINER

SHAIKH, MOHAMMAD Z

ART UNIT

PAPER NUMBER

3696

DATE MAILED: 11/16/2009

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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10/631,972

08/01/2003

Daniel Lee Hamilton

23952-0109

3678

TITLE OF INVENTION: PAYMENT PROCESSING WITH SELECTION OF AN ELECTRONIC DEBITING OPTION

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	\$1510	\$0	\$0	\$1510	02/16/2010

**THE APPLICATION IDENTIFIED ABOVE HAS BEEN EXAMINED AND IS ALLOWED FOR ISSUANCE AS A PATENT. PROSECUTION ON THE MERITS IS CLOSED. THIS NOTICE OF ALLOWANCE IS NOT A GRANT OF PATENT RIGHTS. THIS APPLICATION IS SUBJECT TO WITHDRAWAL FROM ISSUE AT THE INITIATIVE OF THE OFFICE OR UPON PETITION BY THE APPLICANT. SEE 37 CFR 1.313 AND MPEP 1308.**

**THE ISSUE FEE AND PUBLICATION FEE (IF REQUIRED) MUST BE PAID WITHIN THREE MONTHS FROM THE MAILING DATE OF THIS NOTICE OR THIS APPLICATION SHALL BE REGARDED AS ABANDONED. THIS STATUTORY PERIOD CANNOT BE EXTENDED. SEE 35 U.S.C. 151. THE ISSUE FEE DUE INDICATED ABOVE DOES NOT REFLECT A CREDIT FOR ANY PREVIOUSLY PAID ISSUE FEE IN THIS APPLICATION. IF AN ISSUE FEE HAS PREVIOUSLY BEEN PAID IN THIS APPLICATION (AS SHOWN ABOVE), THE RETURN OF PART B OF THIS FORM WILL BE CONSIDERED A REQUEST TO REAPPLY THE PREVIOUSLY PAID ISSUE FEE TOWARD THE ISSUE FEE NOW DUE.**

### HOW TO REPLY TO THIS NOTICE:

#### I. Review the SMALL ENTITY status shown above.

If the SMALL ENTITY is shown as YES, verify your current SMALL ENTITY status:

A. If the status is the same, pay the TOTAL FEE(S) DUE shown above.

B. If the status above is to be removed, check box 5b on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and twice the amount of the ISSUE FEE shown above, or

If the SMALL ENTITY is shown as NO:

A. Pay TOTAL FEE(S) DUE shown above, or

B. If applicant claimed SMALL ENTITY status before, or is now claiming SMALL ENTITY status, check box 5a on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and 1/2 the ISSUE FEE shown above.

II. PART B - FEE(S) TRANSMITTAL, or its equivalent, must be completed and returned to the United States Patent and Trademark Office (USPTO) with your ISSUE FEE and PUBLICATION FEE (if required). If you are charging the fee(s) to your deposit account, section "4b" of Part B - Fee(s) Transmittal should be completed and an extra copy of the form should be submitted. If an equivalent of Part B is filed, a request to reapply a previously paid issue fee must be clearly made, and delays in processing may occur due to the difficulty in recognizing the paper as an equivalent of Part B.

III. All communications regarding this application must give the application number. Please direct all communications prior to issuance to Mail Stop ISSUE FEE unless advised to the contrary.

**IMPORTANT REMINDER: Utility patents issuing on applications filed on or after Dec. 12, 1980 may require payment of maintenance fees. It is patentee's responsibility to ensure timely payment of maintenance fees when due.**

# **PART B - FEE(S) TRANSMITTAL**

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Commissioner for Patents  
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INSTRUCTIONS: This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 5 should be completed where appropriate. All further correspondence including the Patent, advance orders and notification of maintenance fees will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block 1, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications.

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72386 7590 11/16/2009

**SUTHERLAND II**  
**SUTHERLAND, ASBILL & BRENNAN, LLC**  
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**ATLANTA, GA 30309**

Note: A certificate of mailing can only be used for domestic mailings of the Fee(s) Transmittal. This certificate cannot be used for any other accompanying papers. Each additional paper, such as an assignment or formal drawing, must have its own certificate of mailing or transmission.

## **Certificate of Mailing or Transmission**

I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Mail Stop ISSUE FEE address above, or being facsimile transmitted to the USPTO (571) 273-2885, on the date indicated below.

(Depositor's name)
(Signature)
(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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10/631,972 08/01/2003 Daniel Lee Hamilton 23952-0109 3678

TITLE OF INVENTION: PAYMENT PROCESSING WITH SELECTION OF AN ELECTRONIC DEBITING OPTION

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
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nonprovisional NO \$1510 \$0 \$0 \$1510 02/16/2010

EXAMINER	ART UNIT	CLASS-SUBCLASS
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SHAIKH, MOHAMMAD Z 3696 705-035000

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).

- ☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.
- ☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47; Rev 03-02 or more recent) attached. **Use of a Customer Number is required.**

2. For printing on the patent front page, list

- (1) the names of up to 3 registered patent attorneys or agents OR, alternatively, 1 \_\_\_\_\_
- (2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed. 2 \_\_\_\_\_
- 3 \_\_\_\_\_

3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.11. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE (B) RESIDENCE: (CITY and STATE OR COUNTRY)

Please check the appropriate assignee category or categories (will not be printed on the patent) : ☐ Individual ☐ Corporation or other private group entity ☐ Government

4a. The following fee(s) are submitted:

- ☐ Issue Fee
- ☐ Publication Fee (No small entity discount permitted)
- ☐ Advance Order - # of Copies \_\_\_\_\_

4b. Payment of Fee(s); (Please first reapply any previously paid issue fee shown above)

- ☐ A check is enclosed.
- ☐ Payment by credit card. Form PTO-2038 is attached.
- ☐ The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment, to Deposit Account Number \_\_\_\_\_ (enclose an extra copy of this form).

5. Change in Entity Status (from status indicated above)

- ☐ a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27. ☐ b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).

NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

Authorized Signature \_\_\_\_\_

Date \_\_\_\_\_

Typed or printed name \_\_\_\_\_

Registration No. \_\_\_\_\_

This collection of information is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.

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08/01/2003

Daniel Lee Hamilton

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EXAMINER

SHAIKH, MOHAMMAD Z

ART UNIT

PAPER NUMBER

3696

DATE MAILED: 11/16/2009

## Determination of Patent Term Adjustment under 35 U.S.C. 154 (b) (application filed on or after May 29, 2000)

The Patent Term Adjustment to date is 1124 day(s). If the issue fee is paid on the date that is three months after the mailing date of this notice and the patent issues on the Tuesday before the date that is 28 weeks (six and a half months) after the mailing date of this notice, the Patent Term Adjustment will be 1124 day(s).

If a Continued Prosecution Application (CPA) was filed in the above-identified application, the filing date that determines Patent Term Adjustment is the filing date of the most recent CPA.

Applicant will be able to obtain more detailed information by accessing the Patent Application Information Retrieval (PAIR) WEB site (<http://pair.uspto.gov>).

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (571)-272-7702. Questions relating to issue and publication fee payments should be directed to the Customer Service Center of the Office of Patent Publication at 1-(888)-786-0101 or (571)-272-4200.

<b>Notice of Allowability</b>	<b>Application No.</b>	<b>Applicant(s)</b>	
	10/631,972	HAMILTON ET AL.	
	<b>Examiner</b>	<b>Art Unit</b>	
	MOHAMMAD Z. SHAIKH	3696	

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--**

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 07/15/09.
2. ☒ The allowed claim(s) is/are 1-4,7-10,12-15,18-21,23,25,27 and 28.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).  
a) ☐ All    b) ☐ Some\*    c) ☐ None    of the:  
1. ☐ Certified copies of the priority documents have been received.  
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.  
3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).  
\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS ( as "replacement sheets") must be submitted.  
(a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review ( PTO-948) attached  
1) ☐ hereto or 2) ☐ to Paper No./Mail Date \_\_\_\_\_.  
(b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.  
**Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).**
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

- |                                                                                                                              |                                                                                        |
|------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|
| 1. <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)                                                  | 5. <input type="checkbox"/> Notice of Informal Patent Application                      |
| 2. <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)                                         | 6. <input type="checkbox"/> Interview Summary (PTO-413),<br>Paper No./Mail Date _____. |
| 3. <input checked="" type="checkbox"/> Information Disclosure Statements (PTO/SB/08),<br>Paper No./Mail Date <u>07/15/09</u> | 7. <input checked="" type="checkbox"/> Examiner's Amendment/Comment                    |
| 4. <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit<br>of Biological Material                   | 8. <input type="checkbox"/> Examiner's Statement of Reasons for Allowance              |
|                                                                                                                              | 9. <input type="checkbox"/> Other _____.                                               |

/Hani M. Kazimi/  
Primary Examiner, Art Unit 3691

### **DETAILED ACTION**

1. The amendment dated 07/15/09 has been considered.
2. Claims 1-4, 7-10, 12-15, 18-21, 23, 25, 27-28 are allowed.

### **EXAMINER'S AMENDMENT**

3. An examiner's amendment to the record appears below, Should the changes and/or additions be unacceptable to the applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it **MUST** be submitted no later than the payment of the issue fee.

Authorization for the examiner's amendment was given in a telephone interview with attorney Rhett White on 10/29/09.

The application has been amended as follows:

The newly amended claims, including the changes made by Examiner's amendment are presented below:

1. (Currently Amended) A method comprising:  
receiving, by a payment service provider, a payment request to pay a payee on behalf of a payor by debiting a payor account;  
determining, by the payment service provider, a plurality of debit options applicable for debiting the payor account, wherein each debit option is associated with a plurality of processing factors comprising at least one of a risk factor, a cost factor, or a speed factor;

Art Unit: 3696

selecting, by the payment service provider, ~~at least one~~ a first processing factor of the plurality of processing factors based on a preference associated with at least one of (i) a consumer service provider associated with the payor, or (ii) the payment service provider;

evaluating, ~~[[at]]~~ by the payment service provider, each debit option of the plurality of debit options based on the ~~at least one~~ selected first processing factor;

determining, by the payment service provider, that the evaluation of a first of the plurality of debit options based on the first processing factor and the evaluation of a second of the plurality of debit options based on the first processing factor produce the same result;

evaluating, by the payment service provider, the first and the second of the plurality of debit options utilizing a second of the plurality of processing factors;

~~automatically~~ selecting, ~~[[at]]~~ by the payment service provider, the first ~~one~~ of the plurality of debit options as a selected debit option based, at least in part, on the evaluation utilizing the second of the plurality of processing factors; evaluating;

determining, at the payment service provider, a credit option associated with the selected debit option; and

executing, at the payment service provider, the payment request using the selected debit option and the credit option,

wherein the above steps are performed by one or more computers associated with the payment service provider.

2. (Previously Presented) The method of claim 1, wherein the plurality of debit options includes i) electronically debiting the payor account responsive to determining that funds in at least an amount of the payment request are available in the payor account, ii) electronically debiting the payor account responsive to determining that an entity is available from which to collect funds if funds cannot be collected from the payor in association with effecting the payment, iii) electronically debiting the payor account responsive to selecting an account to receive an electronic credit associated with the electronic debit, the selected account associated with a payment service provider, iv)

Art Unit: 3696

electronically debiting the payor account responsive to determining that a risk of financial loss to a payment service provider associated with effecting the payment on behalf of the payor is an acceptable risk, the determination based upon information associated with at least one of an amount of the payment and one or more prior payments effected on behalf of the payor, or v) electronically debiting the payor account responsive to determining that an electronic credit can be initiated by a payment service provider to reverse the electronic debit if funds cannot be collected from the payor in association with the effected payment.

3. (Previously Presented) The method of claim 1, wherein each of the debit options is determined based, at least in part, upon at least one of i) an identity of the payee, ii) an identity of the payor, iii) an identity of a financial institution at which the payor account is maintained, iv) an identity of a consumer service provider with which the payor is associated, or v) a type of payment service offered by a payment service provider utilized by the payor.

4. (Previously Presented) The method of claim 1, wherein executing the payment request using the selected debit option and the credit option includes issuing an electronic funds transfer file via an ACH network.

5. (Previously Canceled)

6. (Previously Canceled)

7. (Previously Presented) The method of claim 1, wherein the plurality of debit options is determined based upon the received payment request.

8. (Currently Amended) The method of claim 1, wherein each of the plurality of debit options is associated with a priority, and wherein evaluating the first and the second of the plurality of debit options utilizing a second of the plurality of processing

Art Unit: 3696

~~factors comprises determining that the first of the plurality of debit options has a higher associated priority than the second of the plurality of debit options, evaluating each debit option of the plurality of debit options based on the at least one selected processing factor comprises a first of the plurality of debit options and a second of the plurality of debit options producing the same result, and further comprising:~~

~~determining, by the payment service provider processor, that the first of the plurality of debit options has a higher associated priority than the second of the plurality of debit options; and~~

~~wherein automatically selecting one of the plurality of debit options comprises automatically selecting the first of the plurality of debit options based at least in part on determining that the first of the plurality of debit options has a higher associated priority than the second of the plurality of debit options.~~

9. (Currently Amended) The method of claim 1, wherein selecting at least one processing factor of the plurality of processing factors comprises selecting one of (i) the speed factor, (ii) the cost factor, or (iii) the risk factor. ~~evaluating each debit option of the plurality of debit options based on the at least one selected processing factor comprises a first of the plurality of debit options and a second of the plurality of debit options producing the same result, and further comprising:~~

~~determining, by the payment service provider processor, that the first of the plurality of debit options is associated with a shorter time period to complete payment to the payee on behalf of the payor than the second of the plurality of debit options; and~~

~~wherein automatically selecting one of the plurality of debit options comprises automatically selecting the first of the plurality of debit options based at least in part on determining that the first of the plurality of debit options is associated with a shorter time period to complete payment to the payee on behalf of the payor than the second of the plurality of debit options.~~

10. (Currently Amended) The method of claim 1, wherein evaluating the first and the second of the plurality of debit options utilizing a second of the plurality of processing



Art Unit: 3696

~~factors comprises evaluating the first and the second of the plurality of debit options utilizing one of (i) the speed factor, (ii) the cost factor, or (iii) the risk factor, evaluating each debit option of the plurality of debit options based on the at least one selected processing factor comprises a first of the plurality of debit options and a second of the plurality of debit options producing the same result, and further comprising:~~

~~determining, by the payment service provider processor, that the first of the plurality of debit options is associated with a lesser cost to the payment service provider than the second of the plurality of debit options; and~~

~~wherein automatically selecting one of the plurality of debit options comprises automatically selecting the first of the plurality of debit options based at least in part on determining that the first of the plurality of debit options is associated with a lesser cost to the payment service provider than the second of the plurality of debit options.~~

11. (Cancelled)

12. (Currently Amended) A system comprising:

a communication interface configured to receive a payment request to pay a payee on behalf of a payor by debiting a payor account; and

a processor configured to i) determine a plurality of debit options applicable for debiting the payor account, wherein each debit option is associated with a plurality of processing factors comprising at least one of a risk factor, a cost factor, or a speed factor, ii) select ~~at least one~~ a first processing factor of the plurality of processing factors based on a preference associated with at least one of a consumer service provider associated with the payor or the payment service provider, iii) evaluate each debit option of the plurality of debit options based on the ~~at least one selected~~ first processing factor, iv) determine that the evaluation of a first of the plurality of debit options based on the first processing factor and the evaluation of a second of the plurality of debit options based on the first processing factor produce the same result, v) evaluate the first and the second of the plurality of debit options utilizing a second of the plurality of processing factors, vi) automatically select the first ~~one~~ of the plurality of debit options

Art Unit: 3696

as a selected debit option based, at least in part, on the evaluation utilizing the second of the plurality of processing factors, ~~v)~~ vii) determine a credit option associated with the selected debit option, and ~~vi)~~ viii) execute the payment request using the selected debit option and the credit option.

13. (Previously Presented) The system of claim 12, wherein the plurality of debit options includes i) electronically debiting the payor account responsive to determining that funds in at least an amount of the payment request are available in the payor account, ii) electronically debiting the payor account responsive to determining that an entity is available from which to collect funds if funds cannot be collected from the payor in association with effecting the payment, iii) electronically debiting the payor account responsive to selecting an account to receive an electronic credit associated with the electronic debit, the selected account associated with a payment service provider, iv) electronically debiting the payor account responsive to determining that a risk of financial loss to a payment service provider associated with effecting the payment on behalf of the payor is an acceptable risk, the determination based upon information associated with at least one of an amount of the payment and one or more prior payments effected on behalf of the payor, or v) electronically debiting the payor account responsive to determining that an electronic credit can be initiated by a payment service provider to reverse the electronic debit if funds cannot be collected from the payor in association with the effected payment.

14. (Previously Presented) The system of claim 12, wherein each of the debit options is determined based, at least in part, upon at least one of i) an identity of the payee, ii) an identity of the payor, iii) an identity of a financial institution at which the payor account is maintained, iv) an identity of a consumer service provider with which the payor is associated, or v) a type of payment service offered by a payment service provider utilized by the payor.

Art Unit: 3696

15. (Previously Presented) The system of claim 12, wherein the execution of the payment request using the selected debit option and the credit option includes issuing an electronic funds transfer file via an ACH network.

16. (Previously Canceled)

17. (Previously Canceled)

18. (Previously Presented) The system of claim 12, wherein the plurality of debit options is determined based upon the received payment request.

19. (Currently Amended) The system of claim 12, wherein:  
each of the plurality of debit options is associated with a priority, and  
the processor is further configured to determine that the first of the plurality of debit options has a higher associated priority than the second of the plurality of debit option.

~~the evaluation of each debit option of the plurality of debit options based on the at least one selected processing factor comprises a first of the plurality of debit options and a second of the plurality of debit options producing the same result,~~

~~the processor is further configured to determine that the first of the plurality of debit options has a higher associated priority than the second of the plurality of debit options, and~~

~~the automatic selection of one of the plurality of debit options comprises automatically selecting the first of the plurality of debit options based at least in part on determining that the first of the plurality of debit options has a higher associated priority than the second of the plurality of debit options.~~

20. (Currently Amended) The system of claim 12, wherein: wherein the selected first of the plurality of processing factors comprises one of (i) the speed factor, (ii) the cost factor, or (iii) the risk factor. ~~evaluation of each debit option of the plurality of debit~~

Art Unit: 3696

~~options based on the at least one selected processing factor comprises a first of the plurality of debit options and a second of the plurality of debit options producing the same result,~~

~~the processor is further configured to determine that the first of the plurality of debit options is associated with a shorter time period to complete payment to the payee on behalf of the payor than the second of the plurality of debit options, and~~

~~the automatic selection of one of the plurality of debit options comprises automatically selecting the first of the plurality of debit options based at least in part on determining that the first of the plurality of debit options is associated with a shorter time period to complete payment to the payee on behalf of the payor than the second of the plurality of debit options.~~

21. (Currently Amended) The system of claim 12, ~~wherein:~~ wherein the second of the plurality of processing factors comprises one of (i) the speed factor, (ii) the cost factor, or (iii) the risk factor. ~~evaluation of each debit option of the plurality of debit options based on the at least one selected processing factor comprises a first of the plurality of debit options and a second of the plurality of debit options producing the same result~~

~~the processor is further configured to determine that the first of the plurality of debit options is associated with a lesser cost to the payment service provider than the second of the plurality of debit options, and~~

~~the automatic selection of one of the plurality of debit options comprises automatically selecting the first of the plurality of debit options based at least in part on determining that the first of the plurality of debit options is associated with a lesser cost to the payment service provider than the second of the plurality of debit options.~~

22. (Cancelled)

Art Unit: 3696

23. (Previously Presented) The method of Claim 1, wherein determining a credit option associated with the selected debit option includes selecting one credit option from a plurality of credit options.

24. (Previously Canceled)

25. (Previously Presented) The system of Claim 12, wherein the determination of a credit option associated with the selected debit option includes selecting one credit option from a plurality of credit options.

26. (Previously Canceled)

27. (Currently Amended) The method of Claim 1, wherein each processing factor of the plurality of processing factors has a respective factor value for each of the plurality of debit options, and

wherein the evaluation of each debit option of the plurality of debit options based on the ~~at least one~~ selected first processing factor includes evaluating the respective factor value for the ~~at least one~~ selected first processing factor associated with each debit option. ~~option, and~~

~~wherein the selection of one of the plurality of debit options is based, at least in part, on the evaluation of the respective value for the at least one selected processing factor associated with each debit option.~~

28. (Currently Amended) The system of Claim 12, wherein each processing factor of the plurality of processing factors has a respective factor value for each of the plurality of debit options, and

wherein the evaluation of each debit option of the plurality of debit options based on the ~~at least one~~ selected first processing factor includes evaluating the respective value for the ~~at least one of~~ selected first processing factor associated with each debit option. ~~option, and~~

Art Unit: 3696

~~wherein the selection of one of the plurality of debit options is based, at least in part, on the evaluation of the respective value for the at least one selected processing factor associated with each debit option.~~

### **CONCLUSION**

Any inquiry concerning this communication or earlier communications from the examiner should be directed to MOHAMMAD Z. SHAIKH whose telephone number is (571)270-3444. The examiner can normally be reached on Monday-Friday (7:30-5); alt Fridays.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Hani Kazimi can be reached on 571-272-6745. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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